

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
UNITED STATES COURTHOUSE
515 RUSK
HOUSTON, TEXAS 77002

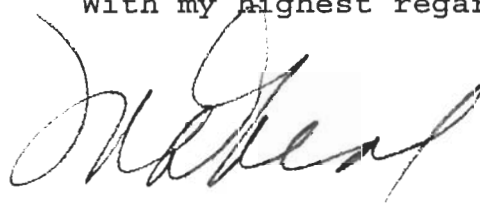
CHAMBERS OF
MANUEL D. LEAL
U.S. BANKRUPTCY JUDGE

Dear Members of the Bar:

After more than twenty years on this bench, I announced several months ago my retirement as Judge of the United States Bankruptcy Court for the Southern District of Texas effective midnight January 31, 2004. It has been my pleasure and honor to serve as a federal judge and as a member of the bar. Both roles have been very rewarding to me. I know it's time to leave and to enjoy my retirement, my family and the community. I will miss serving the people of Houston from the bench.

I am currently working with the other judges to begin reassigning court cases. We will work diligently to minimize service interruptions to the community.

With my highest regards,

A handwritten signature in dark ink, appearing to read "M. Leal", is written over a faint, circular embossed seal. The signature is fluid and cursive.